

Mr. Cooper
P.O. Box 9095
Temecula, CA 92589-9095



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Mr. Cooper
PO Box 650783
Dallas, TX 75265-0783

RETURN RECEIPT REQUESTED

20210107-160



MICHAEL A STEELE
192 PRENTISS ST
OLD TOWN, ME 04468-1844



ME_NOI



OUR INFO
ONLINE
www.mrcooper.com

8950 Cypress Waters Blvd.
Dallas, TX 75016

01/07/2021

MICHAEL A STEELE
192 PRENTISS ST
OLD TOWN, ME 04468-1844

Sent Via Certified Mail
9314 7100 1170 1053 1495 44

Loan Number:
Property Address: 633 MAIN ST
OLD TOWN, ME 04468

Dear MICHAEL A STEELE:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2015 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 01/07/2021 the amount of the debt that must be paid to cure the default is \$95,076.14, which includes the sum of payments that have come due on and after the date of default 07/01/2015, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date:	07/01/2015
Total Monthly Payments Due:	\$80,512.11
Late Charges:	\$1,566.75
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$12,997.28
	Unapplied Balance: <u>(\$0.00)</u>

TOTAL YOU MUST PAY TO CURE DEFAULT: \$95,076.14

All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to **Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067**. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$95,076.14 must be paid by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 02/01/2021 is still due on 02/01/2021 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay **\$95,076.14** by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit https://www.mrcooper.com/support/mortgage_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit www.mrcooper.com for additional information and to see what options are available.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr. Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource (www.militaryonesource.mil; 1-800-342-9647), Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and HUD-certified housing counseling agencies (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You may also call Mr. Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Cynthia Hill
Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 3784795
8950 Cypress Waters Blvd.
Dallas, TX 75019



Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	282 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-8545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndlgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-642-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



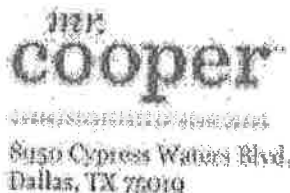
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First-Class Mail
U.S. Postage and
Fees Paid
WSO

20210107-160

MICHELLE DENNING
45 PLEASANT VIEW RIDGE ROAD
SOUTH CHINA, ME 04358





OUR INFO
ONLINE
www.mrcooper.com

01/07/2021

MICHELLE DENNING
45 PLEASANT VIEW RIDGE ROAD
SOUTH CHINA, ME 04358

Loan Number:
Property Address: 633 MAIN ST
OLD TOWN, ME 04468

Dear MICHELLE DENNING:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2015 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 01/07/2021 the amount of the debt that must be paid to cure the default is \$95,076.14, which includes the sum of payments that have come due on and after the date of default 07/01/2015, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date:	07/01/2015
Total Monthly Payments Due:	\$80,512.11
Late Charges:	\$1,566.75
Other Charges:	
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$12,997.28
Unapplied Balance:	<u>(\$0.00)</u>

TOTAL YOU MUST PAY TO CURE DEFAULT: \$95,076.14

All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

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mailed to **Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067**. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

\$95,076.14 must be paid by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 02/01/2021 is still due on 02/01/2021 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay **\$95,076.14** by the 35th day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

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You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit https://www.mrcooper.com/support/mortgage_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

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Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3899 E-mail: hmassow@penquis.org Website: www.penquis.org	282 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST, MAINE COMMUNITY ACTION	Phone: 207-442-7863 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2849 E-mail: jason.thomas@cemaine.org Website: www.cemaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-8545 E-mail: N/A Website: www.fourdirectionmaine.org	20 Godfrey Dr Orono, Maine 04473-3810
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-336-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7590 E-mail: crwagan@prospertyme.org Website: https://www.prospertyme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5028 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-8419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



Mr. Cooper
P.O. Box 9095
Temecula, CA 92589-9095



9314 7100 1170 1053 1495 99

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RETURN RECEIPT REQUESTED

Send Payments to:
Mr. Cooper
PO Box 650783
Dallas, TX 75265-0783

20210107-160



MICHELLE DENNING
633 MAIN ST
OLD TOWN, ME 04468-1920



ME_NOI

01/07/2021

MICHELLE DENNING
633 MAIN ST
OLD TOWN, ME 04468-1920

Sent Via Certified Mail
9314 7100 1170 1053 1495 99

Loan Number:
Property Address: 633 MAIN ST
OLD TOWN, ME 04468

Dear MICHELLE DENNING:

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	Other Fees: \$0.00
	Corporate Advance Balance: \$12,997.28
	Unapplied Balance: (\$0.00)
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$95,076.14

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You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit https://www.mrcooper.com/support/mortgage_assistance for additional information, to see what options may be available to you, and to submit an application for assistance.

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Sincerely,

Cynthia Hill
Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 3784795
8950 Cypress Waters Blvd.
Dallas, TX 75019



Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmesow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndlgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganle@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-1917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.cclmaine.org/	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



Mr. Cooper
P.O. Box 9095
Temecula, CA 92589-9095



9314 7100 1170 1053 1495 75

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First-Class Mail
U.S. Postage and
Fees Paid
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Send Payments to:
Mr. Cooper
PO Box 650783
Dallas, TX 75265-0783

RETURN RECEIPT REQUESTED

20210107-160



MICHAEL A STEELE
633 MAIN ST
OLD TOWN, ME 04468-1920



ME_NOI



8950 Cypress Waters Blvd.
Dallas, TX 75019

OUR INFO
ONLINE
www.mrcooper.com

01/07/2021

MICHAEL A STEELE
633 MAIN ST
OLD TOWN, ME 04468-1920

Sent Via Certified Mail
9314 7100 1170 1053 1495 75

Loan Number:
Property Address: 633 MAIN ST
OLD TOWN, ME 04468

Dear MICHAEL A STEELE:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2015 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 01/07/2021 the amount of the debt that must be paid to cure the default is \$95,076.14, which includes the sum of payments that have come due on and after the date of default 07/01/2015, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date:	07/01/2015
Total Monthly Payments Due:	\$80,512.11
Late Charges:	\$1,566.75
Other Charges:	
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$12,997.28
Unapplied Balance:	<u>(\$0.00)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$95,076.14

All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to **Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067**. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

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Dallas, TX 75019



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Mr. Cooper
P.O. Box 9095
Temecula, CA 92589-9095



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Mr. Cooper
PO Box 650783
Dallas, TX 75265-0783

RETURN RECEIPT REQUESTED

20210107-160



MICHAEL A STEELE
195 PRENTISS ST
OLD TOWN, ME 04468



ME_NOI



8950 Cypress Waters Blvd.
Dallas, TX 75019

OUR INFO
ONLINE
www.mrcooper.com

01/07/2021

MICHAEL A STEELE
195 PRENTISS ST
OLD TOWN, ME 04468

Sent Via Certified Mail
9314 7100 1170 1053 1495 68

Loan Number:
Property Address: 633 MAIN ST
OLD TOWN, ME 04468

Dear MICHAEL A STEELE:

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Sincerely,

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Dedicated Loan Specialist
Mr. Cooper
866-316-2432 ext. 3784795
8950 Cypress Waters Blvd.
Dallas, TX 75019



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COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndlgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganja@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
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KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



Sent: 1/7/2021 5:34:39 PM

To: WALZ NATIONSTAR

WALZ ID: 160 WALZ NATIONSTAR@covius.com

[External Email] This message originated from outside your organization

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Nationstar Mortgage LLC

Owner of the mortgage: Federal National Mortgage Association

What term best describes the owner of the mortgage?: Securitized Pool

Filer's Email Address: WALZ_NATIONSTAR@lenderlive.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Cynthia Hill 8950 Cypress Waters Boulevard Dallas TX 75063

866-316-2432 3784795 Cynthia.Hill@mrcooper.com

Consumer Information

Consumer First name: MICHELLE

Consumer Middle Initial/Middle Name:

Consumer Last name: DENNING

Consumer Suffix:

Property Address line 1: 633 MAIN ST

Property Address line 2:

Property Address line 3:

Property Address City/Town: OLD TOWN

Property Address State:

Property Address zip code: 04468

Property Address County: Penobscot

Notification Details

Date notice was mailed: 1/7/2021

Amount needed to cure the default: 95076.14

Consumer Address line 1: 45 PLEASANT VIEW RIDGE ROAD

Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town: SOUTH CHINA

Consumer Address State: ME

Consumer Address zip code: 04358

Sent: 1/7/2021 5:34:23 PM

To: WALZ_NATIONSTAR

WALZ ID: 160_WALZ_NATIONSTAR@covius.com

[External Email] This message originated from outside your organization

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Nationstar Mortgage LLC

Owner of the mortgage: Federal National Mortgage Association

What term best describes the owner of the mortgage?: Securitized Pool

Filer's Email Address: WALZ_NATIONSTAR@lenderlive.com

Contact information for persons having the authority to modify the mortgage to

avoid foreclosure: Cynthia Hill 8950 Cypress Waters Boulevard Dallas TX 75063

866-316-2432 3784795 Cynthia.Hill@mrcooper.com

Consumer Information

Consumer First name: MICHAEL

Consumer Middle Initial/Middle Name:

Consumer Last name: STEELE

Consumer Suffix:

Property Address line 1: 633 MAIN ST

Property Address line 2:

Property Address line 3:

Property Address City/Town: OLD TOWN

Property Address State:

Property Address zip code: 04468

Property Address County: Penobscot

Notification Details

Date notice was mailed: 1/7/2021

Amount needed to cure the default: 95076.14

Consumer Address line 1: 192 PRENTISS STREET

Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town: OLD TOWN

Consumer Address State: ME

Consumer Address zip code: 04468

Nationstar Mortgage, LLC
P.O. Box 9095
Temecula, CA 92589-9095

PS form 3665
Type of Mailing:
CERTIFICATE OF MAILING
January 7, 2021



List Number of Pieces
Listed by Sender

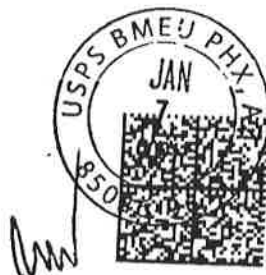
Total Number of Pieces
Received at Post office

Postmaster:
Name of receiving employee

Dated:

6

Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
1		2358268182	MICHAEL A STEELE 192 PRENTISS ST OLD TOWN, ME 04468-1844	\$0.650	\$0.43
2		2358268183	MICHAEL A STEELE 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$0.43
3		2358268184	MICHAEL A STEELE 195 PRENTISS ST OLD TOWN, ME 04468	\$0.650	\$0.43
4		2358268185	MICHAEL A STEELE 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$0.43
5		2358268186	MICHELLE DENNING 45 PLEASANT VIEW RIDGE ROAD SOUTH CHINA, ME 04358	\$0.650	\$0.43
6		2358268187	MICHELLE DENNING 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$0.43
Totals				\$3.90	\$2.58
Grand Total:					\$6.48



U.S. POSTAGE >> PITNEY BOWES



ZIP 85034 \$ 002.58⁰
02 4W
0000358669 JAN 07 2021

Nationstar Mortgage, LLC
P.O. Box 9095
Temecula, CA 92589-9095

PS form 3877
Type of Mailing: CERTIFIED
January 7, 2021



1260464

Line	Article Number	Name, Street & P.O. Address	Postage	Fee	R.R./RRE Fee	Rest. Del. Fee	Reference
1	9314 7100 1170 1053 1495 44	MICHAEL A STEELE 192 PRENTISS ST OLD TOWN, ME 04468-1844	\$0.650	\$3.55	\$2.85	\$0.00	
2	9314 7100 1170 1053 1495 51	MICHAEL A STEELE 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$3.55	\$2.85	\$0.00	
3	9314 7100 1170 1053 1495 68	MICHAEL A STEELE 195 PRENTISS ST OLD TOWN, ME 04468	\$0.650	\$3.55	\$2.85	\$0.00	
4	9314 7100 1170 1053 1495 75	MICHAEL A STEELE 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$3.55	\$2.85	\$0.00	
5	9314 7100 1170 1053 1495 82	MICHELLE DENNING 45 PLEASANT VIEW RIDGE ROAD SOUTH CHINA, ME 04358	\$0.650	\$3.55	\$2.85	\$0.00	
6	9314 7100 1170 1053 1495 99	MICHELLE DENNING 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$3.55	\$2.85	\$0.00	
7	9314 7100 1170 1053 1496 05	JASON WINTER 2717 ROSSITER LN VANCOUVER, WA 98661-5729	\$0.650	\$3.55	\$2.85	\$0.00	
Totals			\$4.55	\$24.85	\$19.95	\$0.00	

Grand Total:

\$49.35

List Number of Pieces
Listed by Sender
7

Total Number of Pieces
Received at Post office

Postmaster:
Name of receiving employee

Dated:

Certified Mail Only:

0

Total Certified mail w/RR:

7

Total Certified Mail w/RR:



Return Receipt (Form 3811) Barcode



9590 9100 1170 1053 1495 44

I. Article Addressed to:

MICHAEL A STEELE
192 PRENTISS ST
OLD TOWN, ME 04468-1844

2. Certified Mail (Form 3800) Article Number

9314 7100 1170 1053 1495 44

PS Form 3811, Facsimile, July 2015

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

JS 6806

☒ Agent

☐ Addressee

B. Received by (Printed Name)

C-19

C. Date of Delivery

1/13/21

D. Is delivery address different from Item 1?

If YES, enter delivery address below:

☐ Yes
☐ No

3. Service Type:

☒ Certified Mail

☐ Certified Mail Restricted Delivery

Reference Information

01/07/2021

160

Domestic Return Receipt

USPS TRACKING #



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

9590 9100 1170 1053 1495 46

**United States
Postal Service®**

• Sender: Please print your name, address and ZIP +4® below •



Mr. Cooper

P.O. Box 9095

Temecula, CA 92589-9095

Return Receipt (Form 3811) Barcode



9590 9100 1170 1053 1495 84

1. Article Addressed to:

MICHELLE DENNING
45 PLEASANT VIEW RIDGE ROAD
SOUTH CHINA, ME 04358

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☐ Agent

B. Received by (Printed Name)

C. Date of Delivery

☒ Addressee

M. Brunton

1-11-21

D. Is delivery address different from Item 1?

If YES, enter delivery address below:

☒ Yes
☐ No

Apt #3 @
45 Pleasant View Ridge Rd

3. Service Type:

☒ Certified Mail

☐ Certified Mail Restricted Delivery

Reference Information

2. Certified Mail (Form 3800) Article Number

9314 7100 1170 1053 1495 82

PS Form 3811, Facsimile, July 2015

Domestic Return Receipt

01/07/2021

1bD

USPS TRACKING #



9590 9100 1170 1053 1495 84



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

**United States
Postal Service®**

• Sender: Please print your name, address and ZIP +4® below •



Mr. Cooper

P.O. Box 9095

Temecula, CA 92589-9095